Issue 147: INSIDER'S EDGE: Federal Poverty Levels for 2017

Welcome back, Insiders. It's a new month, so let's *March* into this week's topic: 2017 Federal Poverty Levels (FPLs).

FPL changes affect eligibility for free or low-cost health insurance for individuals and families.

Maryland Health Connection and CARES have been updated to include the FPLs for 2017. While 2017 FPLs must be used for determining Medicaid eligibility, these changes will *not* impact applications for qualified health plan (QHP) coverage. This means that individuals who experience a qualifying life event and are eligible for a special enrollment period to apply for a QHP will continue to be assessed using the 2016 FPLs until the next open enrollment period, which beings on November 1, 2017.

Here's a snapshot of what the new annual income guidelines look like:

If your household size is this:	You may be eligible for Medicaid if you income* is less than:	You may be eligible for reduced premiums and/or lower insurance costs if your income is less than:	
		For Plans in 2017 (400% of 2016 FPL)	For Plans in 2018 (400% of 2017 FPL)
1	$ 16,643	$ 47,520	$ 48,240
2	$ 22,411	$ 64,080	$ 64,960
3	$ 28,180	$ 80,640	$ 81,680
4	$ 33,948	$ 97,200	$ 98,400
5	$ 39,716	$ 113,760	$ 115,120
6	$ 45,485	$ 130,320	$ 131,840
7	$ 51,253	$ 146,920	$ 148,560
8	$ 57,022	$ 163,560	$ 165,280

*Income eligibility levels for children and pregnant women are higher

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Annual income eligibility levels for children and pregnant women have also been updated:

Number of people in the Family	Families	Children (MCHP)	Children (MCHP Premium)		Pregnant Women
1	$ 16,643	$ 25,447	$ 31,838	$ 38,833	N/A
2	$ 22,411	$ 34,266	$ 42,874	$ 52,293	$ 42,874
3	$ 28,180	$ 43,086	$ 53,909	$ 65,752	$ 53,909
4	$ 33,948	$ 51,906	$ 64,944	$ 79,212	$ 64,944
5	$ 39,716	$ 60,726	$ 75,979	$ 92,672	$ 75,979
6	$ 45,485	$ 69,546	$ 87,014	$106,131	$ 87,014
Each person add	$ 5,768	$ 8,820	$ 11,035	$ 13,460	$ 11,035

Questions? Send an email to dhmh.medicaidmarge@maryland.gov.